

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Frausto, Jorge Luis</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Frausto, Ana Laura</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-2665</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5868</b>
Street Address of Debtor (No. and Street, City, and State): <b>906 West Corning Street</b> <b>Peotone, IL</b> <div style="text-align: right;">ZIP Code <b>60468</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>906 West Corning Street</b> <b>Peotone, IL</b> <div style="text-align: right;">ZIP Code <b>60468</b></div>
County of Residence or of the Principal Place of Business: <b>Will</b>		County of Residence or of the Principal Place of Business: <b>Will</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Frausto, Jorge Luis****Frausto, Ana Laura****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Lorraine M. Greenberg****October 27, 2015**

Signature of Attorney for Debtor(s)

(Date)

**Lorraine M. Greenberg****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Frausto, Jorge Luis**

**Frausto, Ana Laura**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Jorge Luis Frausto**

Signature of Debtor **Jorge Luis Frausto**

**X /s/ Ana Laura Frausto**

Signature of Joint Debtor **Ana Laura Frausto**

Telephone Number (If not represented by attorney)

**October 27, 2015**

Date

### Signature of Attorney\*

**X /s/ Lorraine M. Greenberg**

Signature of Attorney for Debtor(s)

**Lorraine M. Greenberg 3129023**

Printed Name of Attorney for Debtor(s)

**Lorraine M. Greenberg**

Firm Name

**150 N. Michigan Avenue  
Suite 800  
Chicago, IL 60601**

Address

**Email: lgreenberg@greenbergglaw.net**

**312-588-3330 Fax: 312-264-5620**

Telephone Number

**October 27, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Jorge Luis Frausto  
Ana Laura Frausto**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jorge Luis Frausto  
Jorge Luis Frausto

Date: October 27, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Jorge Luis Frausto  
Ana Laura Frausto**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Ana Laura Frausto  
Ana Laura Frausto

Date: October 27, 2015

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Jorge Luis Frausto,**  
**Ana Laura Frausto**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>275,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>55,851.03</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>345,201.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>23,357.78</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>21</b>		<b>249,651.10</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,648.67</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,646.04</b>
Total Number of Sheets of ALL Schedules		<b>39</b>			
Total Assets			<b>330,851.03</b>		
Total Liabilities				<b>618,209.88</b>	



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Jorge Luis Frausto,**  
**Ana Laura Frausto**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>23,357.78</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>142,660.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>166,017.78</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>5,648.67</b>
Average Expenses (from Schedule J, Line 22)	<b>5,646.04</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>5,480.17</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>49,086.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>23,357.78</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>249,651.10</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>298,737.10</b>

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
single family home, purchased 2005; pp: \$276,500; Location: 906 West Corning Street, Peotone IL 60468	homestead	J	275,000.00	323,559.00

Sub-Total > **275,000.00** (Total of this page)

Total > **275,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>cash on hand</b>	<b>J</b>	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>checking account at Bank of America</b>	<b>J</b>	<b>118.54</b>
		<b>checking account at State Farm Bank</b>	<b>W</b>	<b>1,354.44</b>
		<b>checking account at Bank of America</b>	<b>H</b>	<b>70.38</b>
		<b>Roth IRA at account at Charles Schwab</b>	<b>H</b>	<b>295.77</b>
		<b>investment account at Capital One Investing</b>	<b>W</b>	<b>239.44</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>household goods and furnishings, holiday decorations; linens, housewares, small appliances, pots, pans, dishes; living room set; tv, couch, ottoman, tables, chairs, dining set, china cabinet, dinette set, stove, refrigerator, microwave, washer, dryer, beds, dressers, nightstands, dressers, tvs, rugs, household tools, cell phones, patio set, grill, lawnmower, bicycle,</b>	<b>J</b>	<b>3,000.00</b>
		<b>household goods and furnishings: dvd player, laptop; tv; video game system;</b>	<b>J</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>necessary wearing apparel, bible, texbooks, family pictures</b>	<b>J</b>	<b>700.00</b>
7. Furs and jewelry.		<b>rings, watch, necklace,</b>	<b>J</b>	<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			

Sub-Total > **9,298.57**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life Insurance Policy</b>	<b>H</b>	<b>80.39</b>
		<b>Life Insurance Policy</b>	<b>W</b>	<b>53.77</b>
		<b>2 Life Insurance Policies; one on each child</b>	<b>W</b>	<b>0.00</b>
		<b>Term Life Insurance Policy (on Wife's life)</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Owner, State Farm Insurance Agency dba Jorge Luis Frausto, State Farm Agent; five desks with credenzas; round table, waiting room chairs, small table, 16 chairs, filing cabinets, desk, with aluminum filing system for mailroom, mini refrigerator, microwave, coffee machine, table, dinette set,</b>	<b>H</b>	<b>5,000.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>accounts receivable</b>	<b>H</b>	<b>6,443.30</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

Sub-Total > **11,577.46**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>possible claim for breach of contract vs. AgencyRTS, LLC dba MERNA, an employment recruiting agency, 4250 Veterans Memorial Highway, Suite 301E, Holbrook, NY 11741</b>	<b>H</b>	<b>6,000.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Producer Insurance Licenses for selling all lines of insurance</b>	<b>H</b>	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2015 Mitsubishi Outlander Sport (5,500 miles)</b>	<b>J</b>	<b>19,975.00</b>
		<b>2008 Honda Civic SI (215,000 miles)</b>	<b>J</b>	<b>8,500.00</b>
		<b>1994 Ford Ranger (194,000 miles)</b>	<b>H</b>	<b>500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			

Sub-Total > **34,975.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **55,851.03**

(Report also on Summary of Schedules)

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
single family home, purchased 2005; pp: \$276,500; Location: 906 West Corning Street, Peotone IL 60468	735 ILCS 5/12-901	30,000.00	275,000.00
<b>Cash on Hand</b>			
cash on hand	735 ILCS 5/12-1001(b)	20.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
checking account at Bank of America	735 ILCS 5/12-1001(b)	118.54	118.54
checking account at State Farm Bank	735 ILCS 5/12-1001(b)	1,354.44	1,354.44
checking account at Bank of America	735 ILCS 5/12-1001(b)	70.38	70.38
Roth IRA at account at Charles Schwab	735 ILCS 5/12-1006	100%	295.77
investment account at Capital One Investing	735 ILCS 5/12-1001(b)	239.44	239.44
<b>Household Goods and Furnishings</b>			
household goods and furnishings: dvd player, laptop; tv; video game system;	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<b>Wearing Apparel</b>			
necessary wearing apparel, bible, texbooks, family pictures	735 ILCS 5/12-1001(a)	700.00	700.00
<b>Furs and Jewelry</b>			
rings, watch, necklace,	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<b>Interests in Insurance Policies</b>			
Life Insurance Policy	735 ILCS 5/12-1001(f) 215 ILCS 5/238	100% 100%	80.39
Life Insurance Policy	215 ILCS 5/238 735 ILCS 5/12-1001(f)	100% 100%	53.77
<b>Stock and Interests in Businesses</b>			
Owner, State Farm Insurance Agency dba Jorge Luis Frausto, State Farm Agent; five desks with credenzas; round table, waiting room chairs, small table, 16 chairs, filing cabinets, desk, with aluminum filing system for mailroom, mini refrigerator, microwave, coffee machine, table, dinette set,	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	3,000.00 1,730.71	5,000.00
<b>Accounts Receivable</b>			
accounts receivable	735 ILCS 5/12-803, 740 ILCS 170/4 735 ILCS 5/12-1001(b)	85% 966.49	6,443.30

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b> 2008 Honda Civic SI (215,000 miles)	735 ILCS 5/12-1001(c)	4,800.00	8,500.00



In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>3336839</b>			<b>Opened 5/01/15 Last Active 9/21/15</b>					
<b>Santander Consumer USA</b> <b>Po Box 560284</b> <b>Dallas, TX 75356-0284</b>		<b>H</b>	<b>Purchase Money Security</b>  <b>2015 Mitsubishi Outlander Sport (5,500 miles)</b>				<b>20,502.00</b>	<b>527.00</b>
			Value \$ <b>19,975.00</b>					
Account No.								
<b>Santander Consumer USA</b> <b>Po Box 961245</b> <b>Ft Worth, TX 76161</b>			<b>Representing:</b> <b>Santander Consumer USA</b>				<b>Notice Only</b>	
			Value \$					
Account No. <b>7080121441026</b>			<b>Opened 4/01/10 Last Active 1/30/15</b>					
<b>Wells Fargo Hm Mortgag</b> <b>Po Box 10335</b> <b>Des Moines, IA 50306</b>		<b>J</b>	<b>First Mortgage</b> <b>single family home, purchased 2005;</b> <b>pp: \$276,500;</b> <b>Location: 906 West Corning Street,</b> <b>Peotone IL 60468</b>				<b>323,559.00</b>	<b>48,559.00</b>
			Value \$ <b>275,000.00</b>					
Account No.								
<b>Freedman Anselmo Lindberg LLC</b> <b>1771 W Diehl Road, Suite 150</b> <b>PO Box 3228</b> <b>Naperville, IL 60566-7228</b>			<b>Representing:</b> <b>Wells Fargo Hm Mortgag</b>				<b>Notice Only</b>	
			Value \$					
Subtotal (Total of this page)							<b>344,061.00</b>	<b>49,086.00</b>

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>108501065901</b>			<b>Opened 6/01/14 Last Active 8/18/15</b>					
<b>World Finance Corp</b> <b>912 N Convent St</b> <b>Bourbonnais, IL 60914</b>			<b>Non-Purchase Money Security</b> <b>household goods and furnishings: dvd</b> <b>W player, laptop; tv; video game system;</b>					
			Value \$ <b>1,500.00</b>				<b>1,140.00</b>	<b>0.00</b>
Account No.								
<b>World Finance Corp</b> <b>PO Box 6429</b> <b>Greenville, SC 29606</b>			<b>Representing:</b> <b>World Finance Corp</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal  
(Total of this page)

**1,140.00**

**0.00**

Total  
(Report on Summary of Schedules)

**345,201.00**

**49,086.00**

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2014					
Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338	J						962.00	0.00
							962.00	962.00
Account No.			Representing: Illinois Department of Revenue				Notice Only	
Douglas Lowe Illinois Department of Revenue PO Box 641155 M/S 7-400 Chicago, IL 60664-1155								
Account No.			2013					
Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338	J						1,314.22	0.00
							1,314.22	1,314.22
Account No.			2012					
Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338	J						2,341.38	0.00
							2,341.38	2,341.38
Account No.			2013					
Internal Revenue Service Central Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346	J						5,866.02	0.00
							5,866.02	5,866.02
Subtotal								0.00
(Total of this page)							10,483.62	10,483.62

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
<b>IRS PO Box 69 Stop 811 Memphis, TN 38101-0069</b>			<b>Representing: Internal Revenue Service</b>				<b>Notice Only</b>	
Account No.			<b>2014</b>					
<b>Internal Revenue Service Central Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346</b>		<b>J</b>						<b>0.00</b>
							<b>1,580.00</b>	<b>1,580.00</b>
Account No.			<b>2012</b>					
<b>Internal Revenue Service Central Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346</b>		<b>J</b>						<b>0.00</b>
							<b>11,294.16</b>	<b>11,294.16</b>
Account No.								
Account No.								

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**12,874.16** **12,874.16**

Total  
(Report on Summary of Schedules)

**0.00** **0.00**  
**23,357.78** **23,357.78**

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>105325869</b>  <b>American Honda Finance</b> <b>2170 Point Blvd Ste 100</b> <b>Elgin, IL 60123</b>	<b>J</b>	Opened 3/01/08 Last Active 10/30/13  Automobile				<b>575.00</b>
Account No. <b>3780847</b>  <b>Atg Credit</b> <b>1043 W. Grandville</b> <b>Chicago, IL 60660</b>	<b>W</b>	Opened 2/01/14  Collection Attorney Dr. Scott R. Lowry D.O.			<b>X</b>	<b>125.00</b>
Account No. <b>985522</b>  <b>Atg Credit</b> <b>1043 W. Grandville</b> <b>Chicago, IL 60660</b>	<b>H</b>	Opened 11/01/11  Collection Attorney Dr. Scott R. Lowry D.O.			<b>X</b>	<b>75.00</b>
Account No. <b>840406</b>  <b>Atg Credit</b> <b>1043 W. Grandville</b> <b>Chicago, IL 60660</b>	<b>H</b>	Opened 12/01/10  Collection Attorney Dr. Scott R. Lowry D.O.			<b>X</b>	<b>71.00</b>
Subtotal (Total of this page)						<b>846.00</b>

20 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>840400</b>	<b>H</b>	<b>Opened 12/01/10</b>			<b>X</b>	<b>71.00</b>
<b>Atg Credit 1043 W. Grandville Chicago, IL 60660</b>		<b>Collection Attorney Dr. Scott R. Lowry D.O.</b>				
Account No. <b>715867</b>	<b>H</b>	<b>Opened 1/01/10</b>			<b>X</b>	<b>18.00</b>
<b>Atg Credit 1043 W. Grandville Chicago, IL 60660</b>		<b>Collection Attorney Dr. Scott R. Lowry D.O.</b>				
Account No. <b>559442</b>	<b>J</b>	<b>4/11/2013-5/6/2016</b>				<b>2,106.00</b>
<b>Athletic &amp; Therapeutic Inst. 4947 Paysphere Circle Chicago, IL 60674-4947</b>						
Account No. <b>5178052391331143</b>	<b>W</b>	<b>Opened 11/01/03 Last Active 6/30/14</b>				<b>6,189.00</b>
<b>Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130</b>		<b>Credit Card</b>				
Account No.						<b>Notice Only</b>
<b>Blatt, Hasenmiller, Leibsker &amp; Moor 10 S. LaSalle St Suite 2200 Chicago, IL 60603-1069</b>		<b>Representing: Capital One</b>				
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>8,384.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Capital One Pob 30281 Salt Lake City, UT 84130</b>			<b>Representing: Capital One</b>			<b>Notice Only</b>
Account No.						
<b>CBUSA #9429 PO Box 3333 Munster, IN 46321</b>		<b>J</b>				<b>124.00</b>
Account No.						
<b>Franciscan Alliance Inc. Corporate Office 1515 Dragoon Trail Attn: Bankruptcy Mishawaka, IN 46544</b>			<b>Representing: CBUSA #9429</b>			<b>Notice Only</b>
Account No.						
<b>Specialty Physicians of Illinois 38132 Eagle Way Chicago, IL 60678-1381</b>			<b>Representing: CBUSA #9429</b>			<b>Notice Only</b>
Account No. <b>36487318</b>			<b>Opened 7/01/12</b>			
<b>Cds/Escalate LLC Attn:Bankruptcy 5200 Stoneham Rd Ste 200 North Canton, OH 44720</b>		<b>W</b>	<b>Collection Attorney Emp Of Kankakee County Llc</b>			<b>187.00</b>
Sheet no. <b>2</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>311.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Cds/Escalate LLC 5200 Stoneham Rd North Canton, OH 44720</b>		<b>Representing: Cds/Escalate LLC</b>				<b>Notice Only</b>
Account No. <b>851666-QCIRA</b>		<b>4/10/15</b>				
<b>Central Illinois Radiological Assoc PO Box 3184 Indianapolis, IN 46206</b>	<b>J</b>					<b>69.04</b>
Account No. <b>CIRA447531</b>		<b>4/8/13</b>				
<b>Central Illinois Radiological Assoc PO Box 371863 Pittsburgh, PA 15250-7863</b>	<b>J</b>					<b>23.00</b>
Account No.						
<b>Central Illinois Radiological Assoc PO Box 3184 Indianapolis, IN 46206</b>		<b>Representing: Central Illinois Radiological Assoc</b>				<b>Notice Only</b>
Account No. <b>R-88169302</b>		<b>Verizon</b>				
<b>Convergent Outsourcing, Inc 800 SW 39th St PO Box 9004 Renton, WA 98057</b>	<b>J</b>					<b>913.39</b>
Sheet no. <u>3</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,005.43</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>058588511800001</b>  <b>Verizon</b> <b>Attn: Bankruptcy</b> <b>PO Box 33078</b> <b>Saint Petersburg, FL 33733</b>						<b>Notice Only</b>
Account No. <b>4785156</b>  <b>Credtrs Coll</b> <b>Po Box 63</b> <b>Kankakee, IL 60901</b>		<b>W</b>				<b>910.00</b>
Account No.  <b>Credtrs Coll</b> <b>755 Almar Pkwy</b> <b>Bourbonnais, IL 60914</b>						<b>Notice Only</b>
Account No.  <b>Riverside Medical Center</b> <b>Patient Accounts</b> <b>350 North Wall Street</b> <b>Kankakee, IL 60901</b>						<b>Notice Only</b>
Account No. <b>706611</b>  <b>Culligan Water Conditioning</b> <b>9400 Enterprise Drive</b> <b>Mokena, IL 60448-8321</b>		<b>J</b>				<b>590.50</b>
Sheet no. <u>4</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,500.50</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 93941336141E00220080917	W		Opened 9/01/08 Last Active 9/30/15				9,189.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773			Educational				
Account No.			Representing: Dept Of Ed/Navient				Notice Only
Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773							
Account No. 93941336141E00520090917	W		Opened 9/01/09 Last Active 9/30/15				8,696.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773			Educational				
Account No.			Representing: Dept Of Ed/Navient				Notice Only
Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773							
Account No. 93941336141E00420100914	W		Opened 9/01/10 Last Active 9/30/15				8,205.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773			Educational				
Sheet no. 5 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							26,090.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E00920110914</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>		<b>W</b>	<b>Opened 9/01/11 Last Active 9/30/15</b>  <b>Educational</b>				<b>7,712.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E01120130115</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>		<b>W</b>	<b>Opened 1/01/13 Last Active 9/30/15</b>  <b>Educational</b>				<b>7,098.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Sheet no. <b>6</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  <div style="text-align: right;">Subtotal (Total of this page)</div>							<b>14,810.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 93941336141E00820110914	W	Opened 9/01/11 Last Active 9/30/15				4,822.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773		Educational				
Account No.		Representing: Dept Of Ed/Navient				Notice Only
Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773						
Account No. 93941336141E01020130115	W	Opened 1/01/13 Last Active 9/30/15				4,783.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773		Educational				
Account No.		Representing: Dept Of Ed/Navient				Notice Only
Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773						
Account No. 93941336141E01320140610	W	Opened 6/01/14 Last Active 9/30/15				4,724.00
Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773		Educational				
Sheet no. 7 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						14,329.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E00120080917</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>		<b>W</b>	<b>Opened 9/01/08 Last Active 9/30/15  Educational</b>				<b>3,949.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E00620090917</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>		<b>W</b>	<b>Opened 9/01/09 Last Active 9/30/15  Educational</b>				<b>3,918.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>			<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Sheet no. <b>8</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  <div style="text-align: right;">Subtotal (Total of this page)</div>							<b>7,867.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>93941336141E00320100914</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>	W	<b>Opened 9/01/10 Last Active 9/30/15</b>  <b>Educational</b>				<b>3,833.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>		<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E01220140610</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>	W	<b>Opened 6/01/14 Last Active 9/30/15</b>  <b>Educational</b>				<b>2,607.00</b>
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>		<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>93941336141E00720110202</b>  <b>Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773</b>	W	<b>Opened 2/01/11 Last Active 9/30/15</b>  <b>Educational</b>				<b>1,095.00</b>
Sheet no. <b>9</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<b>Subtotal (Total of this page)</b>				<b>7,535.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773</b>		<b>Representing: Dept Of Ed/Navient</b>				<b>Notice Only</b>
Account No. <b>17295001</b>  <b>Diversified Consultants P O Box 551268 Jacksonville, FL 32255</b>	<b>H</b>	<b>11 Tmobile</b>				<b>604.00</b>
Account No.  <b>T-Mobile USA Inc. Attn: Bankruptcy Dept. PO Box 53410 Bellevue, WA 98015</b>		<b>Representing: Diversified Consultants</b>				<b>Notice Only</b>
Account No.  <b>Escallate, LLC 5200 Stoneham Road Suite 200 North Canton, OH 44720</b>	<b>J</b>	<b>Med Emp of Kankakee County LLC</b>				<b>0.00</b>
Account No.  <b>Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338</b>	<b>J</b>	<b>2011</b>				<b>1,441.84</b>
Sheet no. <b>10</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;">             Subtotal (Total of this page)           </div>						<b>2,045.84</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		2009				
<b>Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338</b>	<b>J</b>					<b>431.51</b>
Account No.						
<b>Illinois Department of Revenue Bankruptcy Unit 100 W. Randolph St. Level 7-400 Chicago, IL 60601</b>		<b>Representing: Illinois Department of Revenue</b>				<b>Notice Only</b>
Account No.		2011 and earlier years				
<b>Internal Revenue Service Central Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346</b>	<b>J</b>					<b>8,914.16</b>
Account No. <b>MCSIUNPKPT0063755</b>		01 Village Of University Park				
<b>Mcsi Inc Po Box 327 Palos Heights, IL 60463</b>	<b>H</b>					<b>250.00</b>
Account No. <b>5744932-1</b>						
<b>Medical Diagnostic Laboratories LLC 2439 Kuser Road Hamilton, NJ 08690-3303</b>	<b>J</b>					<b>155.36</b>
Sheet no. <u>11</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>9,751.03</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>8564550028</b>		<b>Opened 8/01/14</b>				
<b>Midland Funding 2635 Northside Dr Ste 300 San Diego, CA 92108</b>		<b>Factoring Company Account Ge Capital Retail Bank</b>				
						<b>362.00</b>
Account No.						
<b>Blatt, Hasenmiller, Leibsker &amp; Moor 10 S. LaSalle St Suite 2200 Chicago, IL 60603-1069</b>		<b>Representing: Midland Funding</b>				
						<b>Notice Only</b>
Account No.						
<b>Midland Credit Management 2365 Nortsie Drive, Suite 300 San Diego, CA 92108</b>		<b>Representing: Midland Funding</b>				
						<b>Notice Only</b>
Account No. <b>2015-M1-120664</b>						
<b>National Union Fire c/o Matthew A. Baker 561 Winnetka Ave Winnetka, IL 60093</b>		<b>J</b>				
						<b>6,447.00</b>
Account No.						
<b>Matthew A Baker 561 Winnetka Ave Winnetka, IL 60093</b>		<b>Representing: National Union Fire</b>				
						<b>Notice Only</b>
Sheet no. <u>12</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>6,809.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>90741706752000220070912</b>	<b>H</b>	<b>Opened 9/01/07 Last Active 9/17/15</b>				<b>72,029.00</b>
<b>Navient Po Box 9500 Wilks-Barr, PA 18773</b>		<b>Educational</b>				
Account No.						<b>Notice Only</b>
<b>Navient Po Box 9500 Wilkes Barre, PA 18773</b>		<b>Representing: Navient</b>				
Account No. <b>OK078596</b>	<b>H</b>	<b>Opened 12/01/13</b>				<b>913.00</b>
<b>Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343</b>		<b>Factoring Company Account Verizon Wireless</b>				
Account No.						<b>Notice Only</b>
<b>Convergent Outsourcing, Inc 800 SW 39th St PO Box 9004 Renton, WA 98057</b>		<b>Representing: Pinnacle Credit Service</b>				
Account No.						<b>Notice Only</b>
<b>Pinnacle Credit Service Po Box 640 Hopkins, MN 55343</b>		<b>Representing: Pinnacle Credit Service</b>				
Sheet no. <b>13</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>72,942.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4862362586643820</b>		<b>Opened 3/01/15 Last Active 10/05/15</b>				<b>885.03</b>
<b>Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541</b>	<b>H</b>	<b>Factoring Company Account Capital One Bank Usa N.A.</b>				
Account No.						<b>Notice Only</b>
<b>Portfolio Recovery Associates LLC 140Corporate Blvd Norfolk, VA 23502</b>		<b>Representing: Portfolio Recovery</b>				
Account No. <b>6044150554957212</b>		<b>Opened 3/01/14</b>				<b>462.00</b>
<b>Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541</b>	<b>H</b>	<b>Factoring Company Account Ge Capital Retail Bank</b>				
Account No.						<b>Notice Only</b>
<b>Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502</b>		<b>Representing: Portfolio Recovery</b>				
Account No. <b>5774421680752525</b>		<b>Opened 11/01/08 Last Active 9/16/12</b>				<b>2,355.00</b>
<b>Prfrd Cus Ac Po Box 94498 Las Vegas, NV 89193</b>	<b>J</b>	<b>Charge Account</b>				
Sheet no. <b>14</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>3,702.03</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Provena St. Mary's Hospital 500 West Court Street Attn: Patient Financial Accounts Kankakee, IL 60901</b>	<b>J</b>					<b>3,409.34</b>
Account No. <b>13-02083-0</b>						
<b>GRABOWSKI LAW CENTER LLC 1400 E LAKE COOK ROAD SUITE 110 BUFFALO GROVE, IL 60089-8218</b>		<b>Representing: Provena St. Mary's Hospital</b>				<b>Notice Only</b>
Account No.						
<b>Raquel Quirarte 12852 Hoyne Ave Blue Island, IL 60406</b>	<b>J</b>					<b>11,000.00</b>
Account No. <b>005707816</b>		<b>8/16/2015</b>				
<b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>					<b>4.11</b>
Account No. <b>005705143</b>		<b>8/12/15-8/14/2015</b>				
<b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>					<b>77.41</b>
Sheet no. <u>15</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>14,490.86</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>005704720</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>8/12/2015-8/14/2015</b>				<b>1,951.01</b>
Account No.  <b>Riverside Medical Center Mailstop: 10187017 PO Box 660827 Dallas, TX 75266-0827</b>		<b>Representing: Riverside Medical Center</b>				<b>Notice Only</b>
Account No. <b>005704123</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>8/11/2015</b>				<b>11.45</b>
Account No. <b>005684295</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>7/15/2015</b>				<b>276.71</b>
Account No. <b>005548934</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>1/14/15</b>				<b>125.05</b>
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>2,364.22</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>005607914</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>4/10/15</b>				<b>452.91</b>
Account No. <b>005683244</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>7/14/2015</b>				<b>1,070.78</b>
Account No. <b>005656978</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>6/9/15</b>				<b>49.83</b>
Account No. <b>005556616</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>1/27/15</b>				<b>284.80</b>
Account No. <b>005618543</b>  <b>Riverside Medical Center PO Box 3495 Toledo, OH 43607</b>	<b>J</b>	<b>5/1/15</b>				<b>141.12</b>
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,999.44</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Smile by Design c/o Michael R. Naughton PO Box 10 Manhattan, IL 60442</b>		<b>J</b>	<b>notice purposes only</b>			<b>0.00</b>
Account No. <b>31008341900</b>			<b>Opened 9/01/09 Last Active 10/14/15</b>			
<b>State Farm Cu One State Farm Plaza Bloomington, IL 61710</b>		<b>H</b>	<b>Check Credit Or Line Of Credit</b>			<b>25,434.05</b>
Account No.						
<b>NCB Management Services One Allied Drive Trevose, PA 19053</b>			<b>Representing: State Farm Cu</b>			<b>Notice Only</b>
Account No. <b>1005840147</b>						
<b>NCB Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047</b>			<b>Representing: State Farm Cu</b>			<b>Notice Only</b>
Account No. <b>3100834</b>						
<b>State Farm Federal Credit Union PO Box 7609 Lafayette, IN 47903-7609</b>		<b>J</b>				<b>18,763.00</b>
Sheet no. <u>18</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>44,197.05</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4707891899299374	H	Opened 11/01/08 Last Active 11/05/12				5,476.00
State Farm Financial S Po Box 2328 Bloomington, IL 61702		Credit Card				
Account No.						Notice Only
State Farm Financial S 3 State Farm Plaza N-4 Bloomington, IL 61791		Representing: State Farm Financial S				
Account No. 5613	W	Opened 8/01/13 Last Active 9/30/14				580.00
Sun Loan Company 11 Meadowview Ctr Kankakee, IL 60901		Note Loan				
Account No. 1995478	J					88.40
Tippecanoe Anesthesia Services PO Box 13749 Philadelphia, PA 19103-3749						
Account No. 6C5JWO	J	Nicor				172.30
Transworld Systems Inc. PO Box 17221 Wilmington, DE 19850						
Sheet no. 19 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,316.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Nicor (Northern Illinois Gas) Attention: Bankruptcy &amp; Collections P.O. Box 190 Aurora, IL 60507-0190</b>			<b>Representing: Transworld Systems Inc.</b>			<b>Notice Only</b>
Account No.						
<b>Transworld Systems Inc Collection Agency 507 Prudential Road Horsham, PA 19044</b>			<b>Representing: Transworld Systems Inc.</b>			<b>Notice Only</b>
Account No.						
<b>WFFNB Bankruptcy Dept. PO Box 182125 Columbus, OH 43218-2125</b>		<b>J</b>				<b>2,355.00</b>
Account No.						
<b>WFNNB/Preferred Customer PO Box 14517 Des Moines, IA 50306</b>			<b>Representing: WFFNB</b>			<b>Notice Only</b>
Account No.						
Sheet no. <b>20</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,355.00</b>
						Total (Report on Summary of Schedules)
						<b>249,651.10</b>

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Joe Padilla 6801 W. 73rd St #234 Bedford Park, IL 60499</b>	<b>debtor assumes terms of commercial lease (1839 West Cermak Road, Chicago, IL)</b>

In re **Jorge Luis Frausto,  
Ana Laura Frausto**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors



Debtor 1 **Jorge Luis Frausto**  
Debtor 2 **Ana Laura Frausto**

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>5,648.67</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>5,648.67</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>5,648.67</b> + \$ <b>0.00</b>	= \$ <b>5,648.67</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>5,648.67</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Jorge Luis Frausto

Debtor 2 Ana Laura Frausto  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

2 months

☐ No

☒ Yes

Daughter

13

☐ No

☒ Yes

Son

17

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,416.38

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 8.33

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jorge Luis Frausto**  
Debtor 2 **Ana Laura Frausto**

Case number (if known) \_\_\_\_\_

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<b>330.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>75.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>180.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>

**7. Food and housekeeping supplies**

7. \$ **700.00**

**8. Childcare and children's education costs**

8. \$ **220.00**

**9. Clothing, laundry, and dry cleaning**

9. \$ **200.00**

**10. Personal care products and services**

10. \$ **55.00**

**11. Medical and dental expenses**

11. \$ **233.00**

**12. Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments.

12. \$ **100.00**

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ **0.00**

**14. Charitable contributions and religious donations**

14. \$ **0.00**

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>0.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$ **0.00**

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$	<b>528.33</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ **0.00**

**19. Other payments you make to support others who do not live with you.**

\$ **0.00**

Specify: \_\_\_\_\_

19.

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>

**21. Other:** Specify: **estimated future tax deposits**

21. +\$ **500.00**

**22. Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$ **5,646.04**

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **5,648.67**

23b. Copy your monthly expenses from line 22 above.

23b. -\$ **5,646.04**

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ **2.63**

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

**expense for son's braces, i.e. \$125 per month should end in 7 or 8 months, but daughter may need braces when he is done.**



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Jorge Luis Frausto**  
**Ana Laura Frausto**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **41** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 27, 2015**

Signature **/s/ Jorge Luis Frausto**

**Jorge Luis Frausto**

Debtor

Date **October 27, 2015**

Signature **/s/ Ana Laura Frausto**

**Ana Laura Frausto**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

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**United States Bankruptcy Court  
Northern District of Illinois**

In re **Jorge Luis Frausto  
Ana Laura Frausto**

Debtor(s)

Case No.

Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$130,516.24</b>	<b>2015 - gross income to business ytd</b>
<b>\$0.00</b>	<b>2015 - wages</b>
<b>\$12,614.00</b>	<b>2014 - wages</b>
<b>\$150,852.00</b>	<b>2014 - gross business income</b>
<b>\$26,221.00</b>	<b>2013 - wages</b>
<b>\$176,189.00</b>	<b>2013 - gross business income</b>

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**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$5,571.00</b>	<b>2014 - pension withdrawal</b>

**3. Payments to creditors**

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Internal Revenue Service Central Insolvency Unit P.O. Box 7346 Philadelphia, PA 19101-7346	various	\$750.00	\$5,866.02
State Farm Cu One State Farm Plaza Bloomington, IL 61710	various	\$1,521.00	\$25,434.05
Santander Consumer USA Po Box 961245 Fort Worth, TX 76161	various	\$2,113.32	\$20,502.00
Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338	9/2015	\$1,777.09	\$962.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>Raquel Quirarte</b> <b>12852 Hoyne Ave</b> <b>Blue Island, IL 60406</b> joint debtor's sister	<b>1/2015</b>	<b>\$1,000.00</b>	<b>\$11,000.00</b>

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>National Union Fir v. Jorge Luis Frausto</b> <b>2015-M1-120664</b>	<b>collections</b>	<b>Circuit Court of Cook County, Illinois</b> <b>Chicago, IL</b>	<b>pending</b>
<b>Wells Fargo Bank N.A. v. Jorge Frausto et al</b> <b>2015CH001749</b>	<b>foreclosure</b>	<b>Circuit Court of Will County, Illinois</b> <b>Joliet, Illinois</b>	<b>pending</b>
<b>Capital One Bank USA, N.A. v. Ana Laura</b> <b>Frausto</b> <b>2015SC000084</b>	<b>collections</b>	<b>Circuit Court of Will County, Illinois</b>	<b>judgment</b> <b>entered</b>
<b>Provena St. Mary's Hospital v. Jorge Frausto &amp;</b> <b>Ana Frausto</b> <b>2013SC007609</b>	<b>collections</b>	<b>Circuit Court of Will County, Illinois</b> <b>Joliet, IL</b>	<b>judgment</b> <b>entered</b>

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Smiles by Design</b> <b>c/o Michael R. Naughton</b> <b>PO Box 10</b> <b>Manhattan, IL 60442</b>	<b>various</b>	<b>\$1423.67 wages garnished</b>
<b>Illinois Department of Revenue</b> <b>Bankruptcy Section</b> <b>P.O. Box 64338</b> <b>Chicago, IL 60664-0338</b>	<b>9/2015</b>	<b>\$1777.09 tax levy from Bank Accounts at Bank of America</b>

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lorraine M. Greenberg 150 North Michigan Avenue Suite 800 Chicago, IL 60601	various	\$335 for court costs; \$1,665.00 for attorneys fees

## 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER  
DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND  
VALUE OF PROPERTY OR DEBTOR'S INTEREST  
IN PROPERTY

#### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Jorge Luis Frausto	2665	1839 W Cermak Road Chicago, IL 60608	insurance sales	1/2009 - present

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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B7 (Official Form 7) (04/13)

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 27, 2015**

Signature **/s/ Jorge Luis Frausto**  
**Jorge Luis Frausto**  
Debtor

Date **October 27, 2015**

Signature **/s/ Ana Laura Frausto**  
**Ana Laura Frausto**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*



B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Jorge Luis Frausto**  
**Ana Laura Frausto**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Santander Consumer USA</b>	<b>Describe Property Securing Debt:</b> <b>2015 Mitsubishi Outlander Sport (5,500 miles)</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2	
<b>Creditor's Name:</b> <b>Wells Fargo Hm Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>single family home, purchased 2005; pp: \$276,500;</b> <b>Location: 906 West Corning Street, Peotone IL 60468</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtors to apply for loan modification</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

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Page 2

Property No. 3	
<b>Creditor's Name:</b> <b>World Finance Corp</b>	<b>Describe Property Securing Debt:</b> <b>household goods and furnishings: dvd player, laptop; tv;</b> <b>video game system;</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>avoid lien using 11 U.S.C. § 522(f)</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>Joe Padilla</b>	<b>Describe Leased Property:</b> <b>debtor assumes terms of commercial</b> <b>lease (1839 West Cermak Road,</b> <b>Chicago, IL)</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **October 27, 2015**

Signature **/s/ Jorge Luis Frausto**  
**Jorge Luis Frausto**  
Debtor

Date **October 27, 2015**

Signature **/s/ Ana Laura Frausto**  
**Ana Laura Frausto**  
Joint Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re **Jorge Luis Frausto**  
**Ana Laura Frausto**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>1,665.00</b>
Prior to the filing of this statement I have received .....	\$	<b>1,015.00</b>
Balance Due .....	\$	<b>650.00</b>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed;**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 27, 2015**

**/s/ Lorraine M. Greenberg**

**Lorraine M. Greenberg**

**Lorraine M. Greenberg**

**150 N. Michigan Avenue**

**Suite 800**

**Chicago, IL 60601**

**312-588-3330 Fax: 312-264-5620**

**lgreenberg@greenbergglaw.net**

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**AGREEMENT TO RETAIN COUNSEL - CHAPTER 7**

The undersigned hereby retains as my Attorney, LORRAINE M. GREENBERG and such other attorneys as may be employed by her and I hereby give permission to Lorraine M. Greenberg to hire other attorneys as co-counsel and to represent me, and to use administrative assistants of her choosing in the following legal matter :

KP CHAPTER 7, Attorneys fees of \$ 1,665<sup>00</sup> for attorneys fees PLUS \$335.00 for court costs.

**PLUS** An additional \$25 - 50 approximately for each credit counseling session (two are required) (I pay this directly to an approved credit counseling agency. Ms. Greenberg will provide me with information regarding agency)

**PLUS** An additional \$225.00 for each Trustee hearing that I fail to attend.

**PLUS** An additional fee billed at \$275.00 per hour for the defense of an adversary proceeding (\$2,500.00 minimum retainer)

**PLUS** An additional \$ 100.00 fee + \$30.00 court costs to add creditors after case is filed.

**PLUS** An additional \$ 350 ~~450.00~~ fees to prepare and present either a Motion for Redemption, a Motion to Avoid Lien or Motion to Reopen Case (plus court costs to reopen the case of \$260.00), all of which must be paid in full before Attorney Greenberg will prepare and present any of these Motions.

By signing below I authorize Ms. Greenberg to deposit all funds received for attorneys fees to be deposited into her operations account immediately and to use the funds immediately as her own funds, as an advance payment retainer. I also authorize her to deposit all funds into her Client funds account and immediately transfer the lump sum attorneys fees agreed to above to her operations account. I understand that all money paid for work performed and earned is **NON-REFUNDABLE**. In every case, the initial retainer of \$500.00 is non-refundable. This is a minimum charge. It covers our fees and costs for opening a file on your behalf and inputting your information into our computer system. If Client chooses not to proceed with the Chapter 7 for any reason, any fees earned for work performed or for costs expended before the case has been filed are non-refundable. I understand that attorney services may be billed at the rate of \$275.00 per hour and paralegal services up to \$100.00 per hour.

I have been told that both a chapter 7 and Chapter 13 are proceedings under the U.S. Bankruptcy Code, and that they both affect my credit rating. My attorney has advised me that the decision to file either type of bankruptcy must be carefully considered, and that the decision is mine alone. My attorney has explained both Chapter 13 and Chapter 7 to me and by signing below I acknowledge having been given a copy of each of the Disclosure Forms and the Bankruptcy Information Sheet.

I understand that all of the fees and costs must be paid in full before my case will be fully prepared and filed with the Court, unless otherwise agreed to by Lorraine M. Greenberg. I understand that I will not have the Court's protection from my creditors until the fees and costs have been paid in full, unless otherwise agreed to in writing by Lorraine M. Greenberg and myself.

I have not been made any promises or guarantees other than that my attorneys will represent me in strict compliance with the law, and to the best of their ability and knowledge. I promise to tell my attorneys and the Court the full truth and to cooperate fully with my attorneys in this legal matter, and that if I do not, I agree that my attorney may discontinue representing me.

By signing below, I authorize my attorneys and their staff to file all necessary documents and schedules electronically with the Court and to fax or mail or email copies of pages from my Bankruptcy Petition and Schedules as well as the Notice of Bankruptcy Filing to my Employer, or any other entities my attorneys deem necessary. I also authorize my attorneys to contact whomever is necessary to obtain documentation to support my testimony as to my assets, liabilities, and income, including my present or past employer and the Internal Revenue Service. I further authorize my attorney to use email as a means of communication between myself and/or my creditors and employer.

I understand that it is my responsibility alone to obtain a Certificate of Completion from a credit counseling agency approved by the U.S. Trustee and to have it faxed to my attorneys at (312)264-5620 or delivered in person or emailed to my attorney at [lgreenberg@greenberglaw.net](mailto:lgreenberg@greenberglaw.net) and that my attorneys cannot file my case until a certificate is received. I have also been told that I must complete a second credit management training program after my case is filed in order to obtain a discharge of my debts.

By signing below, I acknowledge that I have been informed of any potential conflict of interest that my attorneys may have and that I waive any such conflict without further notice. I agree to pay all reasonable and necessary attorneys fees and costs incurred by Ms. Greenberg in the collection of any amounts due under this contract.

I have read this agreement and fully understand it and herewith acknowledge receipt of a copy. I acknowledge that this agreement is the only agreement relating to attorneys fees that I have signed.

Jose J. Franco  
 Debtor

Ana L. Lito  
 Joint Debtor

Agreed To:

Lorraine M. Greenberg  
 Lorraine M. Greenberg

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Jorge Luis Frausto**  
**Ana Laura Frausto**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Jorge Luis Frausto**  
**Ana Laura Frausto**

Printed Name(s) of Debtor(s)

X **/s/ Jorge Luis Frausto**

Signature of Debtor

**October 27, 2015**

Date

Case No. (if known)

X **/s/ Ana Laura Frausto**

Signature of Joint Debtor (if any)

**October 27, 2015**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Jorge Luis Frausto** Case No. \_\_\_\_\_  
**Ana Laura Frausto** Debtor(s) Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **68**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **October 27, 2015** **/s/ Jorge Luis Frausto**  
**Jorge Luis Frausto**  
Signature of Debtor

Date: **October 27, 2015** **/s/ Ana Laura Frausto**  
**Ana Laura Frausto**  
Signature of Debtor



American Honda Finance  
2170 Point Blvd Ste 100  
Elgin, IL 60123

Atg Credit  
1043 W. Grandville  
Chicago, IL 60660

Athletic & Therapeutic Inst.  
4947 Paysphere Circle  
Chicago, IL 60674-4947

Blatt, Hasenmiller, Leibsker & Moor  
10 S. LaSalle St  
Suite 2200  
Chicago, IL 60603-1069

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One  
Pob 30281  
Salt Lake City, UT 84130

CBUSA #9429  
PO Box 3333  
Munster, IN 46321

Cds/Escallate LLC  
Attn:Bankruptcy  
5200 Stoneham Rd Ste 200  
North Canton, OH 44720

Cds/Escallate LLC  
5200 Stoneham Rd  
North Canton, OH 44720

Central Illinois Radiological Assoc  
PO Box 3184  
Indianapolis, IN 46206

Central Illinois Radiological Assoc  
PO Box 371863  
Pittsburgh, PA 15250-7863

Convergent Outsourcing, Inc  
800 SW 39th St  
PO Box 9004  
Renton, WA 98057

Credtrs Coll  
Po Box 63  
Kankakee, IL 60901

Credtrs Coll  
755 Almar Pkwy  
Bourbonnais, IL 60914

Culligan Water Conditioning  
9400 Enterprise Drive  
Mokena, IL 60448-8321

Dept Of Ed/Navient  
Attn: Claims Dept  
Po Box 9400  
Wilkes Barr, PA 18773

Dept Of Ed/Navient  
Po Box 9635  
Wilkes Barre, PA 18773

Diversified Consultants  
P O Box 551268  
Jacksonville, FL 32255

Douglas Lowe  
Illinois Department of Revenue  
PO Box 641155  
M/S 7-400  
Chicago, IL 60664-1155

Escallate, LLC  
5200 Stoneham Road  
Suite 200  
North Canton, OH 44720

Franciscan Alliance Inc.  
Corporate Office  
1515 Dragoon Trail  
Attn: Bankruptcy  
Mishawaka, IN 46544

Freedman Anselmo Lindberg LLC  
1771 W Diehl Road, Suite 150  
PO Box 3228  
Naperville, IL 60566-7228

GRABOWSKI LAW CENTER LLC  
1400 E LAKE COOK ROAD  
SUITE 110  
BUFFALO GROVE, IL 60089-8218

Illinois Department of Revenue  
Bankruptcy Section  
P.O. Box 64338  
Chicago, IL 60664-0338

Illinois Department of Revenue  
Bankruptcy Unit  
100 W. Randolph St.  
Level 7-400  
Chicago, IL 60601

Internal Revenue Service  
Central Insolvency Unit  
P.O. Box 7346  
Philadelphia, PA 19101-7346

IRS  
PO Box 69 Stop 811  
Memphis, TN 38101-0069

Matthew A Baker  
561 Winnetka Ave  
Winnetka, IL 60093

Mcsi Inc  
Po Box 327  
Palos Heights, IL 60463

Medical Diagnostic Laboratories LLC  
2439 Kuser Road  
Hamilton, NJ 08690-3303

Midland Credit Management  
2365 Nortsides Drive, Suite 300  
San Diego, CA 92108

Midland Funding  
2635 Northside Dr Ste 300  
San Diego, CA 92108

National Union Fire  
c/o Matthew A. Baker  
561 Winnetka Ave  
Winnetka, IL 60093

Navient  
Po Box 9500  
Wilks-Barr, PA 18773

Navient  
Po Box 9500  
Wilkes Barre, PA 18773

NCB Management Services  
One Allied Drive  
Trevose, PA 19053

NCB Management Services, Inc.  
P.O. Box 1099  
Langhorne, PA 19047

Nicor (Northern Illinois Gas)  
Attention: Bankruptcy & Collections  
P.O. Box 190  
Aurora, IL 60507-0190

Pinnacle Credit Service  
Attn: Bankruptcy  
Po Box 640  
Hopkins, MN 55343

Pinnacle Credit Service  
Po Box 640  
Hopkins, MN 55343

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk, VA 23541

Portfolio Recovery  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Portfolio Recovery Associates LLC  
140 Corporate Blvd  
Norfolk, VA 23502

Prfrd Cus Ac  
Po Box 94498  
Las Vegas, NV 89193

Provena St. Mary's Hospital  
500 West Court Street  
Attn: Patient Financial Accounts  
Kankakee, IL 60901

Raquel Quirarte  
12852 Hoyne Ave  
Blue Island, IL 60406

Riverside Medical Center  
PO Box 3495  
Toledo, OH 43607

Riverside Medical Center  
Patient Accounts  
350 North Wall Street  
Kankakee, IL 60901

Riverside Medical Center  
Mailstop: 10187017  
PO Box 660827  
Dallas, TX 75266-0827

Santander Consumer USA  
Po Box 560284  
Dallas, TX 75356-0284

Santander Consumer USA  
Po Box 961245  
Ft Worth, TX 76161

Smile by Design  
c/o Michael R. Naughton  
PO Box 10  
Manhattan, IL 60442

Specialty Physicians of Illinois  
38132 Eagle Way  
Chicago, IL 60678-1381

State Farm Cu  
One State Farm Plaza  
Bloomington, IL 61710

State Farm Federal Credit Union  
PO Box 7609  
Lafayette, IN 47903-7609

State Farm Financial S  
Po Box 2328  
Bloomington, IL 61702

State Farm Financial S  
3 State Farm Plaza N-4  
Bloomington, IL 61791

Sun Loan Company  
11 Meadowview Ctr  
Kankakee, IL 60901

T-Mobile USA Inc.  
Attn: Bankruptcy Dept.  
PO Box 53410  
Bellevue, WA 98015

Tippecanoe Anesthesia Services  
PO Box 13749  
Philadelphia, PA 19103-3749

Transworld Systems Inc  
Collection Agency  
507 Prudential Road  
Horsham, PA 19044

Transworld Systems Inc.  
PO Box 17221  
Wilmington, DE 19850

Verizon  
Attn: Bankruptcy  
PO Box 33078  
Saint Petersburg, FL 33733

Wells Fargo Hm Mortgag  
Po Box 10335  
Des Moines, IA 50306

WFFNB  
Bankruptcy Dept.  
PO Box 182125  
Columbus, OH 43218-2125

WFNNB/Preferred Customer  
PO Box 14517  
Des Moines, IA 50306

World Finance Corp  
912 N Convent St  
Bourbonnais, IL 60914

World Finance Corp  
PO Box 6429  
Greenville, SC 29606